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Name: Melissa Scanzillo

Signature: Melissa Scanzillo  
Clifford Chance US LLP

Docket No. 3499-249

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: David Lawrence

Filed: herewith Group Art Unit: to be determined

Serial No: to be determined Examiner: to be determined

For: INDEPENDENT RESEARCH CONSENSUS EARNINGS ESTIMATES  
AND METHODS OF DETERMINING SUCH

**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In order to comply with 37 CFR 1.97 and 1.98, attached hereto is Form PTO-1449 and copies of the non-patent documents listed thereon.

Applicants respectfully request the Examiner's consideration of the cited reference and entry into the record of this application and that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104 and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

The Commissioner is hereby authorized to charge any fees to Deposit Account No. 50-0521.

Respectfully submitted,

Date:

Nov. 14, 2003J. P. Kincart

Joseph P. Kincart

Reg. No. 43,716

Clifford Chance US LLP  
200 Park Avenue  
New York, NY 10166-0153  
Telephone: (212) 878-3289

FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)	Serial No. to be determined
	Inventors: David Lawrence
	Docket No. 3499-249

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
/A.L./	6,085,175	7/4/00	Gugel et al.	705	36	7/2/98
/A.L./	6,078,905	6/20/00	Pich-LeWinter	705	36	3/27/98
/A.L./	5,177,342	1/5/93	Adams	235	379	11/9/90
/A.L./	6,219,805	4/17/01	Jones et al.	714	38	9/15/98
/A.L./	6,078,904	6/20/00	Rebane	705	36	3/16/98
/A.L./	5,991,743	11/23/99	Irving et al.	705	36	6/30/97
/A.L./	5,696,907	12/9/97	Tom	395	238	2/27/95
/A.L./	6,119,103	9/12/00	Basch et al.	705	35	5/27/97
/A.L./	2001/0027389	10/4/01	Beverina et al.	703	22	5/14/01
/A.L./	2001/0027388	10/4/01	Beverina et al.	703	22	5/14/01
/A.L./	6,317,727	11/13/01	May	705	37	10/12/98
/A.L./	2001/0011243	8/2/01	Dembo et al.	705	36	3/20/01
/A.L./	2002/0046053	4/18/02	Hare et al.	705	1	8/21/01
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/A.L./	2002/0099640	7/25/02	Lange	705	37	3/16/01
/A.L./	2002/0111890	8/15/02	Sloan et al.	705	36	8/10/01
/A.L./	6,021,397	2/1/00	Jones et al.	705	36	12/2/97
/A.L./	6,347,307	2/12/02	Sandhu et al.	705	35	6/13/00
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/A.L./	2002/0143562	10/3/02	Lawrence	705	1	4/2/01
/A.L./	2002/0138371	9/26/02	Lawrence et al.	705	27	7/31/01
/A.L./	2003/0069742	4/10/03	Lawrence	705	1	10/9/01
/A.L./	2002/0138407	9/26/02	Lawrence et al.	705	38	3/20/01
/A.L./	6,148,301	11/14/00	Rosenthal	707	10	7/2/98
/A.L./	5,790,639	8/4/98	Ranalli et al.	379	100.08	2/10/97
/A.L./	5,068,888	11/26/91	Scherk et al.	379	100	8/11/89
/A.L./	6,014,228	1/11/00	Castro	358	400	7/11/97
/A.L./	5,940,843	8/17/99	Zucknovich et al.	707	516	10/8/97
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/A.L./		5,852,812	12/22/98	Reeder	705	39	8/23/95
/A.L./		6,249,770	6/19/01	Erwin et al.	705	10	1/28/99
/A.L./		6,205,433	3/20/01	Boesch et al.	705	26	12/17/98
/A.L./		5,878,400	3/2/99	Carter, III	705	20	6/17/96
/A.L./		5,963,923	10/5/99	Garber	705	37	6/3/97
/A.L./		5,787,402	7/28/98	Potter et al.	705	37	10/8/96
/A.L./		5,557,518	9/17/96	Rosen	364	408	4/28/94
/A.L./		6,119,103	9/12/00	Basch et al.	705	35	5/27/97
/A.L./		6,018,723	1/25/00	Siegel et al.	705	38	5/27/97
/A.L./		4,326,259	4/20/82	Cooper et al.	364	715	3/27/80
/A.L./		4,346,442	8/24/82	Musmanno	364	408	7/29/80
/A.L./		4,376,978	3/15/83	Musmanno	364	408	10/22/80
/A.L./		4,597,046	6/24/86	Musmanno et al.	364	408	9/30/82
/A.L./		4,718,009	1/5/88	Cuervo	364	408	5/31/85
/A.L./		4,727,243	2/23/88	Savar	235	379	10/24/84
/A.L./		4,734,564	3/29/88	Boston et al.	235	380	5/2/85
/A.L./		4,736,294	4/5/88	Gill et al.	364	408	6/23/87
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/A.L./		4,812,628	3/14/89	Boston et al.	235	380	3/27/87
/A.L./		4,868,866	9/19/89	Williams, Jr.	380	49	2/18/88
/A.L./		4,914,587	4/3/90	Clouse	364	408	8/7/87
/A.L./		4,953,085	8/28/90	Atkins	364	408	4/15/87
/A.L./		4,989,141	1/29/91	Lyons et al.	364	408	6/1/87
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/A.L./		5,177,342	1/5/93	Adams	235	379	11/9/90
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/A.L./		5,457,305	10/10/95	Akel et al.	235	379	3/31/94

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/A.L./		5,627,886	5/6/97	Bowman	379	111	9/15/95
/A.L./		5,649,116	7/15/97	McCoy et al.	395	238	3/30/95
/A.L./		5,679,938	10/21/97	Templeton et al.	235	379	12/2/94
/A.L./		5,679,940	10/21/97	Templeton et al.	235	380	12/1/95
/A.L./		5,696,907	12/9/97	Tom	395	238	2/27/95
/A.L./		5,717,923	2/10/98	Dedrick	395	613	11/3/94
/A.L./		5,797,133	8/18/98	Jones et al.	705	38	2/3/97
/A.L./		5,819,226	10/6/98	Gopinathan et al.	705	1	9/8/92
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/A.L./		5,884,289	3/16/99	Anderson et al.	705	44	6/14/96
/A.L./		5,875,431	2/23/99	Heckman et al.	705	7	3/15/96
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/A.L./		6,199,073	3/6/01	Peairs et al.	707	204	9/26/97
/A.L./		2001/0047279	11/29/01	Gargone	705	1	4/12/01
/A.L./		2001/0027388	10/4/01	Beverina et al.	703	22	5/14/01
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/A.L./		2002/0016854	2/7/02	Hirasawa et al.	709	236	9/18/01
/A.L./		6,393,423	5/21/02	Goedken	707	10	4/8/99
/A.L./		5,347,632	9/13/94	Filepp et al.	395	200	7/28/89
/A.L./		6,321,212	11/20/01	Lange	705	37	11/24/99
/A.L./		6,341,267	1/22/02	Taub	705	11	7/2/97
/A.L./		6,304,973	10/16/01	Williams	7013	201	8/6/98
/A.L./		5,704,045	12/30/97	King et al.	395	235	1/9/95
/A.L./		6,278,983	8/21/01	Ball	705	39	1/11/89
/A.L./		6,330,546	12/11/01	Gopinathan et al.	705	35	10/5/98
/A.L./		6,456,984	9/24/02	Demoff et al.	705	40	5/28/99
/A.L./		6,016,963	1/25/00	Ezawa et al.	235	492	1/23/98
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/A.L./		2001/0049651	12/6/01	Selleck	705	37	4/30/01
/A.L./		2003/0074310	4/17/03	Grovit et al.	705	39	10/15/01
/A.L./		2003/0138407	9/26/02	Lawrence et al.	705	38	3/20/01
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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION
/A.L./	WO 00/75836	12/14/00	PCT	Yes
/A.L./	WO 01/55885	8/2/01	PCT	Yes
/A.L./	JP 02000020618A	6/30/98	Japan	Yes
/A.L./	1 137 209	3/12/01	EP	Yes
/A.L./	1 143 365	4/4/01	EP	Yes
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EXAMINER INITIAL	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
/A.L./	"Firms Consider Pact to Track Terror Money." <u>Wall Street Journal</u> , 26 Nov. 2001.
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/A.L./	"Transforming Discovery Into Opportunity"; "Key Personnel Bios"; "Frequently Asked Questions"; <u>Mantas</u> . "Mantas, Inc., Announces Funding and Management Team," <u>Mantas</u> , 4 June 2001. "Safeguard and SRA Partner to Launch Mantas, Inc.," <u>Mantas</u> , 4 June 2001. "Knowledge Discovery Platform"; "Money Laundering Detection for Banks"; "Fraud and Money Laundering Detection for Securities Firms"; "Best Execution"; "Equities Trading Compliance", <u>Mantas</u> .
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/A.L./	Quinn, Jane Bryant "Credit Card Issuers; Keeping a Closer Watch on How You Pay Bills." <u>The Washington Post</u> , 25 April 1988.
/A.L./	Gullo, Karen "Neutral Nets Versus Card Fraud; Chase's Software Learns to Detect Potential Crime." <u>The American Banker</u> , 2 February 1990.
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/A.L./	Leonard, Kevin J. and William J. Banks. "Automating the Credit Decision Process." <u>Journal of Retail Banking</u> , Vol. 16, 1994, p. 39.
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/A.L./	"Enterprise Anti-Money Laundering Product Specification." <u>Mantas</u> , 2001.
/A.L./	Everest-Hill, Deborah et al., "Automating Risk Assessment." <u>The Internal Auditor</u> , Vol. 56, June 1999, pp. 23-25.

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/A.L./		Chandler, Gary "Credit Scoring; A Feasibility Study." <u>Executive</u> , 1985.
/A.L./		Hicks M., "What, me spam?" Good intentions alone aren't enough to avoid alienating customers", e Week 03 September 2001, retrieved from DIALOG, DIALOG NO.: 08984028, see abstract.
/A.L./		Banasiak, Michael, "Don't be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 <sup>nd</sup> Quarter 2000.
/A.L./		Barrett, Jennifer, "Banking on Software Solutions", <u>Newsweek Web</u> , June 12, 2002.

EXAMINER /Alan Liu/	DATE CONSIDERED 11/09/2007
EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Form PTO-1449 [6-4]